



## Plan for Achieving Self-Support (PASS)

### What is a PASS?

A PASS is a special provision in the SSI program which permits a person with a disability to set aside specific income or resources, such as savings, SSDI, or work earnings from being counted by Social Security so the individual who:

- is over income or resources limits for SSI may qualify for SSI; or
- is currently eligible for SSI may set aside earned income so their SSI check will not be reduced.

Income that is not counted because it is being used in a PASS can either be earned, such as wages from a job or work-study, or unearned, such as pensions or SSDI cash payments. For example, if a person who is receiving SSDI payments can set aside part or all of these payments in a PASS, that person may also become qualified for SSI benefits.

### What Can a PASS be used for?

A PASS may be used to assist the person to attain or regain the ability to become self-supporting. Income saved or spent as part of an approved PASS can only be used to purchase goods and services necessary to achieve the occupational objective. Some examples of such goods and services are:

- equipment necessary to initiate or maintain a trade or business;
- educational or vocational training which is necessary to achieve the occupational objective;
- items associated with this training such as maintenance and meals at school, books, special equipment and transportation;
- required uniforms; and
- transportation to employment or training, such as the purchase of a vehicle.

### Who Can Write a PASS?

Self-support plans may be written by the person requesting the plan, a vocational rehabilitation agency, a public or private social service agency, or any other group or individual assisting the person requesting the plan. Many plans are written by Vocational Rehabilitation (VR) counselors for their clients. If a plan is written by someone outside the VR agency, the Social Security District Office may ask the VR agency to indicate whether the plan is likely to succeed.

An SSA claim representative may assist in writing a PASS.

### Who Can Approve a PASS?

Only the Social Security Administration can approve a PASS. If a PASS requires modification before approval, SSA will help with the necessary changes. If a PASS is not acceptable and denied, this decision may be appealed through a local Social Security Office.

## **Can a PASS be Amended After it begins?**

If there are changes in the individual's income, expenses or other circumstances after the PASS begins, it may be possible to amend the plan. Amendments, including any extensions to an existing PASS, must be approved by SSA.

## **Is there a Time Limit for a PASS?**

A PASS can last for an initial period of 18 months and may be extended for one additional period of 18 months, if necessary, for most goods and services. If a person is in an educational or training program, a plan can be continued for an additional 12 months, for a total of 48 months. The plan will remain in effect as long as the individual continues to receive SSI benefits and complies with the requirements of the plan. A plan can be revised at any time, subject to approval by the Social Security Administration.

If Social Security terminates the individual's SSI benefits because he/she is no longer disabled under Social Security Law, the PASS is also terminated. The PASS may also be terminated if the individual fails to comply with the requirements of the plan.

## **What are the Requirements for a PASS?**

The PASS must be in writing and contain the following information:

- Must state a clear and realistic work goal.
- Your goal must be a job or business that will produce sufficient income to reduce your dependency on SSI payments.
- Must state the amount and sources of income or resources that will be set aside and identify sufficient disposable income for the individual to live on.
- Must state how you will spend the money.
- You must be able to achieve the goal of the PASS within a specified period of time.

## **PASS for Clients of the Massachusetts Rehabilitation Commission (MRC)**

A PASS can be used by qualified MRC clients to purchase goods and services, which may or may not be authorized for purchase by MRC. For example, a plan can be written so that a client may save for a vehicle, which is necessary to obtain the employment goal. Also, a PASS can be used to pay for goods and services above the allowable amounts that MRC can pay under agency regulations. For example, a plan can permit an SSI recipient to save for college tuition expenses above allowable MRC limits.

To learn more about a PASS and whether you qualify, contact the Social Security Administration at 1-800-772-1213 or the Boston Regional PASS Cadre at 1-800-297-4291

The Americans with Disabilities Act of 1990 (*ADA*) prohibits discrimination on the basis of disability in employment and public services provided by government agencies. If consumers or employees of the Massachusetts Rehabilitation Commission believe they have been discriminated against on the basis of disability, they should contact the Commission's Civil Rights Officer: Albert Jones, Jr., 27 Wormwood Street, Suite 600, Boston, MA 02210-1616, Telephone 617-204-3762 (*Voice*), 1-800-245-6543 (*TTY*).